

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:	Case No. 17-70050JAD
WILMA STROH	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/27/2017.
- 2) The plan was confirmed on 03/31/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/19/2017, 06/25/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/14/2019.
- 5) The case was dismissed on 09/10/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,175.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$22,797.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$22,797.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,996.41
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,023.62
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,020.03**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACTION CARD	Unsecured	0.00	NA	NA	0.00	0.00
ACTION CARD	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	129.76	129.76	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	6,676.00	NA	NA	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Unsecured	0.00	NA	NA	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	2,061.98	1,071.69	1,071.69	0.00	6.35
BLAIR COUNTY TAX CLM BUREAU*	Secured	1,634.02	1,642.02	1,642.02	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	1,381.00	1,388.64	1,388.64	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	71.53	NA	NA	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	1,006.29	1,006.29	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	0.00	79.53	79.53	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE CO LLC	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,537.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
FASHION BUG++	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
KEYSTONE COLLECTION	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	1,076.93	1,076.93	0.00	0.00
M & T BANK	Secured	40,457.43	40,716.04	0.00	12,634.57	0.00
M & T BANK	Secured	0.00	1,003.20	1,003.20	0.00	0.00
NISSAN-INFINITI LT	Unsecured	0.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL OF PA INC FK	Unsecured	9,264.00	9,390.66	9,390.66	0.00	0.00
PINNACLE CREDIT SERVICES LLC - A	Unsecured	NA	1,142.74	1,142.74	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	964.00	934.52	934.52	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	918.00	918.43	918.43	0.00	0.00
RAYMOND KESSLER ESQ	Unsecured	0.00	NA	NA	0.00	0.00
RELIANCE SAVINGS BANK	Secured	3,125.00	NA	3,125.00	1,264.64	256.86
REMIT CORP++	Unsecured	0.00	9,491.78	0.00	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	0.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	0.00	NA	NA	0.00	0.00
WESTLAKE SERVICES LLC(*) DBA W	Priority	NA	12,394.80	4,614.55	4,614.55	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$3,125.00	\$13,899.21	\$256.86
Mortgage Arrearage	\$1,003.20	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,188.17	\$0.00	\$6.35
<b>TOTAL SECURED:</b>	<b>\$9,316.37</b>	<b>\$13,899.21</b>	<b>\$263.21</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,614.55	\$4,614.55	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,614.55</b>	<b>\$4,614.55</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,593.04</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,020.03</u>
Disbursements to Creditors	<u>\$18,776.97</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$22,797.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/08/2019

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.